

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In Re: ) Case No. 19 B 06662  
)  
CHARLIE R. WATKINS, ) Chapter 7  
)  
Debtor. ) Hon. Jacqueline P. Cox

**NOTICE OF MOTION OF AMERICAN HONDA FINANCE CORPORATION  
TO MODIFY AUTOMATIC STAY**

VIA ELECTRONIC NOTICE:

To: R. Scott Alsterda, Esq. (Trustee)  
Nixon Peabody LLP  
70 West Madison Street, Suite 3500  
Chicago, Illinois 60602

VIA U.S. MAIL:

To: Charlie R. Watkins (Debtor)  
14230 University  
Dolton, Illinois 60419

Please take notice that on the 17<sup>th</sup> day of April, 2019 at 9:30 a.m., or as soon thereafter as counsel may be heard, I shall appear before the Honorable Jacqueline P. Cox, or any judge sitting in his/her stead, in Courtroom 680 of the Dirksen Federal Building, 219 South Dearborn Street, Chicago, Illinois, and then and there present the attached ***Motion of American Honda Finance Corporation to Modify Automatic Stay***, which has been electronically filed this date with the Clerk of the U.S. Bankruptcy Court for the Northern District of Illinois, a copy of which is hereby served upon you by electronic notice or U.S. Mail.

Respectfully submitted,  
AMERICAN HONDA FINANCE  
CORPORATION,  
Creditor,  
By: /s/ Cari A. Kauffman  
One of its attorneys

David J. Frankel (Ill. #6237097)  
Cari A. Kauffman (Ill. #6301778)  
Sorman & Frankel, Ltd.  
180 North LaSalle Street, Suite 2700  
Chicago, Illinois 60601  
(312) 332-3535  
(312) 332-3545 (facsimile)

**CERTIFICATE OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice along with the attached Motion upon the above-named persons by electronic filing or, as noted above, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 180 North LaSalle Street, Chicago, Illinois on this 2<sup>nd</sup> day of April, 2019, before the hour of 5:00 p.m.

/s/ Cari A. Kauffman

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In Re:	)	Case No. 19 B 06662
	)	
CHARLIE R. WATKINS,	)	Chapter 7
	)	
Debtor.	)	Hon. Jacqueline P. Cox

**MOTION OF AMERICAN HONDA FINANCE CORPORATION  
TO MODIFY AUTOMATIC STAY**

AMERICAN HONDA FINANCE CORPORATION (“Honda”), a creditor herein, by its attorneys, the law firm of Sorman & Frankel, Ltd., respectfully requests this Court, pursuant to Section 362 of the Bankruptcy Code, 11 U.S.C. §362 (West 2019), and such other Sections and Rules may apply, to enter an Order modifying the automatic stay provided therein. In support thereof, Honda states as follows:

1. On March 12, 2019, Charlie R. Watkins (“Debtor”) filed a Voluntary Petition for Relief under Chapter 7 of the Bankruptcy Code.
2. Honda is a creditor of the Debtor with respect to a certain indebtedness secured by a lien upon a 2017 Honda Accord motor vehicle bearing a Vehicle Identification Number of 1HGCR2F55HA103519 (the “Vehicle”). (See Ex. “A”).
3. The current total outstanding balance due to Honda from the Debtor for the Vehicle is \$24,082.06.
4. Debtor has failed to provide Honda with proof of full coverage insurance for the Vehicle listing Honda as the lienholder/loss payee and has failed to make required payments to Honda due on and after February 7, 2019.
5. As such, Honda seeks relief from the automatic stay so that Honda may take possession of and sell the Vehicle and apply the sales proceeds to the balance due from Debtor.

6. Debtor has not offered, and Honda is not receiving, adequate protection for its secured interest or depreciating value. Further, Debtor has no equity in the Vehicle and the Vehicle is not necessary to an effective reorganization by Debtor.

7. Honda will suffer irreparable injury, harm, and damage should it be delayed in taking possession of the Vehicle and foreclosing its security interest therein.

8. Honda requests that Bankruptcy Rule 4001(a)(3) not apply to any Order granting this Motion.

**WHEREFORE,** American Honda Finance Corporation respectfully requests that this Court enter an Order, as attached hereto, modifying the automatic stay provided by Section 362 of the Bankruptcy Code to permit Honda to take immediate possession of and foreclose its security interest in the 2017 Honda Accord motor vehicle bearing a Vehicle Identification Number of 1HGCR2F55HA103519; and, for such other, further, and different relief as this Court deems just and proper.

Respectfully submitted,  
AMERICAN HONDA FINANCE  
CORPORATION,  
Creditor,  
By: /s/ Cari A. Kauffman  
One of its attorneys

David J. Frankel (Ill. #6237097)  
Cari A. Kauffman (Ill. #6301778)  
Sorman & Frankel, Ltd.  
180 North LaSalle Street, Suite 2700  
Chicago, Illinois 60601  
(312) 332-3535  
(312) 332-3545 (facsimile)